

**Information to identify the case:**

Debtor 1	<b>Flor E. Maya</b>	Social Security number or ITIN	xxx-xx-0060
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-16308-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Flor E. Maya  
aka Flor E. Maya Taborda

7/13/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Flor E. Maya  
 Debtor

Case No. 18-16308-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db  
 517425291 Flor E. Maya, 1027 N 31st St, Camden, NJ 08105-4115  
 Bby/cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
 517425294 CAP1/Justice, PO Box 30253, Salt Lake City, UT 84130-0253  
 517425293 CAP1/Justice, Capital, 1 Retail Srvs Attn Bankruptcy, Salt Lake City, UT 84130  
 517425304 Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bankrup, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 517425312 Fin Recovery, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 517425321 Tdrccs/rammour & Flanig, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 517425325 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,  
 Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2018 23:35:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 13 2018 23:35:47 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517425287 E-mail/Text: compliance@iqdata-inc.com Jul 13 2018 23:37:15  
 09 the Heights of Collingswood AP, c/o IQ data Int, 1010 SE Everett Mall Way,  
 Everett, WA 98208-2855  
 517425288 EDI: GMACFS.COM Jul 14 2018 03:13:00 Ally Financial, Attn: Bankruptcy, PO Box 380901,  
 Bloomington, MN 55438-0901  
 517425289 EDI: GMACFS.COM Jul 14 2018 03:13:00 Ally Fincl, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300  
 517425292 EDI: BANKAMER.COM Jul 14 2018 03:03:00 Bk of Amer, PO Box 982238,  
 El Paso, TX 79998-2238  
 517425290 EDI: BANKAMER.COM Jul 14 2018 03:03:00 Bank of America, NC4-105-03-14, PO Box 26012,  
 Greensboro, NC 27420-6012  
 517425298 EDI: CAPITALONE.COM Jul 14 2018 03:13:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238-1119  
 517425295 EDI: CAPITALONE.COM Jul 14 2018 03:13:00 Cap1/levtz, 90 Christiana Rd,  
 New Castle, DE 19720-3118  
 517425296 EDI: CAPITALONE.COM Jul 14 2018 03:13:00 Capital One, PO Box 5253,  
 Carol Stream, IL 60197-5253  
 517425297 EDI: CAPITALONE.COM Jul 14 2018 03:13:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517425299 EDI: CAPITALONE.COM Jul 14 2018 03:13:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 517425300 EDI: CAPITALONE.COM Jul 14 2018 03:13:00 Capital One / Levitz, General Correspondence,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 517425301 EDI: CAPITALONE.COM Jul 14 2018 03:13:00 Capitalone, 15000 Capital One Dr,  
 Richmond, VA 23238-1119  
 517425302 EDI: WFNBNB.COM Jul 14 2018 03:13:00 Cb/Limited, PO Box 182789, Columbus, OH 43218-2789  
 517425303 EDI: WFNBNB.COM Jul 14 2018 03:13:00 Cb/vicscrt, PO Box 182789, Columbus, OH 43218-2789  
 517425305 EDI: WFNBNB.COM Jul 14 2018 03:13:00 Comenity Bank / the Limited, Attn: Bankruptcy,  
 PO Box 182125, Columbus, OH 43218-2125  
 517425306 EDI: WFNBNB.COM Jul 14 2018 03:13:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,  
 PO Box 182125, Columbus, OH 43218-2125  
 517425307 EDI: WFNBNB.COM Jul 14 2018 03:13:00 Comenitycapital/boscov, Comenity Bank,  
 PO Box 182125, Columbus, OH 43218-2125  
 517425308 EDI: WFNBNB.COM Jul 14 2018 03:13:00 Comenitycb/boscov, PO Box 182120,  
 Columbus, OH 43218-2120  
 517425309 EDI: RCSFNBMARIN.COM Jul 14 2018 03:13:00 Credit One Bank, ATTN: Bankruptcy,  
 PO Box 98873, Las Vegas, NV 89193-8873  
 517425310 EDI: RCSFNBMARIN.COM Jul 14 2018 03:13:00 Creditonebnk, PO Box 98875,  
 Las Vegas, NV 89193-8875  
 517425311 EDI: TSYS2.COM Jul 14 2018 03:13:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
 517425313 E-mail/Text: compliance@iqdata-inc.com Jul 13 2018 23:37:15 Iq Data Int,  
 1010 SE Everett Mall Way, Everett, WA 98208-2855  
 517425314 EDI: PHINGENESIS Jul 14 2018 03:13:00 Mabt - Genesis Retail, Bankcard Services,  
 PO Box 4477, Beaverton, OR 97076-4401  
 517425315 EDI: PHINGENESIS Jul 14 2018 03:13:00 Mabt Retail, PO Box 4499,  
 Beaverton, OR 97076-4499  
 517425316 EDI: WFFC.COM Jul 14 2018 03:13:00 Rymr&flnign, PO Box 94498, Las Vegas, NV 89193-4498  
 517425318 EDI: RMSC.COM Jul 14 2018 03:13:00 Syncb/Toys 'R' US, PO Box 965064,  
 Orlando, FL 32896-5064  
 517425317 +EDI: RMSC.COM Jul 14 2018 03:13:00 Syncb/lowes, PO Box 956005, Orlando, FL 32896-0001  
 517425319 EDI: RMSC.COM Jul 14 2018 03:13:00 Syncb/toysrusdc, PO Box 965005,  
 Orlando, FL 32896-5005  
 517429554 +EDI: RMSC.COM Jul 14 2018 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517425320 EDI: RMSC.COM Jul 14 2018 03:13:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 PO Box 965060, Orlando, FL 32896-5060

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Jul 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517425322	EDI: TFSR.COM Jul 14 2018 03:13:00	Toyota Motor Credit,	PO Box 8026,
	Cedar Rapids, IA 52408-8026		
517425324	EDI: TFSR.COM Jul 14 2018 03:13:00	Toyota Mtr,	PO Box 9786,
	Cedar Rapids, IA 52409-0004		
517425328	E-mail/Text: vci.bkcy@vwcredit.com Jul 13 2018 23:36:03	VW Credit,	1401 Franklin Blvd,
	Libertyville, IL 60048-4460		
517425326	E-mail/Text: vci.bkcy@vwcredit.com Jul 13 2018 23:36:03	Volkswagen Credit,	PO Box 3,
	Hillsboro, OR 97123-0003		
517425329	EDI: WFFC.COM Jul 14 2018 03:13:00	Wells Fargo,	PO Box 14517,
	Des Moines, IA 50306-3517		
517425330	EDI: WFFC.COM Jul 14 2018 03:13:00	Wells Fargo Bank,	PO Box 10438,
	Des Moines, IA 50306-0438		

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517425323*	++TOYOTA MOTOR CREDIT CORPORATION,	PO BOX 8026,	CEDAR RAPIDS IA 52408-8026
	(address filed with court: Toyota Motor Credit Corp,	PO Box 8026,	
	Cedar Rapids, IA 52408-8026)		
517425327*	Volkswagen Credit, Inc,	PO Box 3,	Hillsboro, OR 97123-0003

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rafael Gomez on behalf of Debtor Flor E. Maya gomez@gomezlegal.com,  
G26361@notify.cincompass.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5